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ATTORNEY DOCKET NO. 05793.3076-00000  
CUSTOMER NO. 22,852



**Box PATENT APPLICATION**  
**Commissioner for Patents and Trademarks**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR  
PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES  
Inventors: Eric L. MUSSELWHITE et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 41 pages, including 3 independent claims and 42 claims total.
2. Drawings- 7 sheets of drawings (Figures 1-7).
3. The filing fee is calculated as follows:

Basic Application Filing Fee					\$740	\$ 740.00
	Number of Claims		Basic	Extra Claims		
Total Claims	42	-	20	22	x \$18	\$ 396.00
Independent Claims	3	-	3	0	x \$84	\$ 0.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$280	0.00
Subtotal						\$ 396.00
Reduction by 1/2 if small entity						- 0.00
TOTAL APPLICATION FILING FEE						\$ 1136.00

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4. The Commissioner is hereby authorized to charge the total application filing fee of \$1136.00 to our deposit account **06-0916**. The fee includes:

\$740.00 filing fee; and  
\$396.00 additional claims fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicant(s) await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: 

Joseph E. Palys  
Reg. No. 46,508

JEP  
Enclosures